

In re MARK ENBA DISTRICT OF ND
Case No. 19-20646-MBK
Reporting Period: JUNE 2019

MONTHLY OPERATING REPORT

(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.
Substitute FORM MOR-2 (RE) for MOR-1 if case is a Single Asset Real Estate case.
Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	<input checked="" type="checkbox"/>	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	<input checked="" type="checkbox"/>	
Copies of bank statements			
Cash disbursements journals			
Statement of Operations			
Balance Sheet			
Status of Postpetition Taxes			
Copies of IRS Form 6123 or payment receipt			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts			
Listing of aged accounts payable			
Accounts Receivable Reconciliation and Aging			
Debtor Questionnaire			

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor

Date

Signature of Joint Debtor

Date

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

FORM MOR (INDV)
(9/99)

JUNE 19

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. (See MOR-1 (INDV) (CONT))

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	915.50	888.60
RECEIPTS		
Wages (Net)	384.70	1,512.90
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)		
Total Receipts		
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)		
Rental Payment(s)		
Other Secured Note Payments		
Utilities		
Insurance		
Auto Expense		
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		
Household Expenses		
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		
Gifts		
Other (attach schedule)		
Total Ordinary Disbursements	700.00	1,491.80
REORGANIZATION ITEMS:		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)	700.00	1,491.80
Net Cash Flow (Total Receipts - Total Disbursements)		
Cash - End of Month (Must equal reconciled bank statement)	300.20	915.50



Statement Period 06/01/19 TO 06/30/19
SIMPLY RIGHT CHECKING

For your convenience our Customer Service Center is available from 6 am - 10 pm EST, 7 days a week.
Call us at 1-877-768-2265
Hearing impaired may call 1-800-428-9121 (TTY/TTD).
www.santanderbank.com

MARK ENGEL
40 STEVEN LN
LAKEWOOD NJ 08701-1545

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Stay on top of your finances with our account balance alerts.
Set up email or text alerts today.

You can choose to receive alerts when your:

- Balance falls below or above a certain amount.
- Account debit or deposit is greater than a certain amount.
- Account balance is below \$0.

1905ALRT 277810 05/2019

Financial Summary

Statement Period 06/01/19 - 06/30/19

MARK ENGEL

Deposit Accounts	Account Number	Average Daily Balance	Current Balance
SIMPLY RIGHT CHECKING	3291131967	\$337.48	\$300.20
SANTANDER SAVINGS	9990390398	\$0.67	\$0.67
Total Deposits			\$300.87

SIMPLY RIGHT CHECKING

Statement Period 06/01/19 - 06/30/19

MARK ENGEL

Account # 3291131967

Balances

Beginning Balance	\$615.50	Current Balance	\$300.20
Deposits/Credits	+\$384.70	Average Daily Balance	\$337.48
Withdrawals/Debits	-\$700.00		

Overdraft/Returned Item Fee Summary

Fee description	Total for this statement period	Total year to date
Total Overdraft Fees	\$0.00	\$35.00
Total Returned Item Fees	\$0.00	\$0.00

Account Activity

Date	Description	Additions	Subtractions	Balance
06-01	Beginning Balance			\$615.50





Account Activity (Cont. for Acct# 3291131967)

Date	Description	Additions	Subtractions	Balance
06-10	NATL FIN SVC LLC EFT 190610 *****2Y		\$200.00	\$415.50
06-12	AMZN PX YQM0AP Marketplac190612 payments.amazon.com	\$34.70		\$450.20
06-12	NORTHWESTERN MU ISA PAYMNT190611 *****01		\$300.00	\$150.20
06-25	BRANCH TRANSACTION AT MADISON - CASH DEPOSIT.	\$350.00		\$500.20
06-25	NATL FIN SVC LLC EFT 190625 *****KM		\$200.00	\$300.20
06-30	Ending Balance			\$300.20

SANTANDER SAVINGS

Statement Period 06/01/19 - 06/30/19

MARK ENGEL

Account # 9990390398

Balances

Beginning Balance	\$0.67	Current Balance	\$0.67
Deposits/Credits	+\$0.00	Average Daily Balance	\$0.67
Withdrawals/Debits	-\$0.00		

Account Activity

Date	Description	Additions	Subtractions	Balance
06-01	Beginning Balance			\$0.67
06-30	Ending Balance			\$0.67

What You Need to Know About Overdrafts and Overdraft Fees

Overview

An **overdraft** occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have **standard overdraft practices** that come with your account.
2. We also offer an **overdraft protection plan** which allows you to link other accounts, such as a savings account or an Overdraft Line of Credit, to cover overdrafts in your checking account. This plan may be less expensive than our standard overdraft practices. To learn more, ask us about this plan.

This notice explains our **standard overdraft practices**.

What are the standard overdraft practices that come with my account?

We **do** authorize and pay overdrafts for the following types of transactions:

- ☐ Checks and other transactions made using your checking account number
- ☐ Automatic bill payments
- ☐ Recurring debit card transactions
- ☐ Online Banking payments and transfers

We **do not** authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time Debit Card purchases

We pay overdrafts at our discretion, which means we do **not guarantee** that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Santander pays an overdraft?

Under our standard overdraft practices:

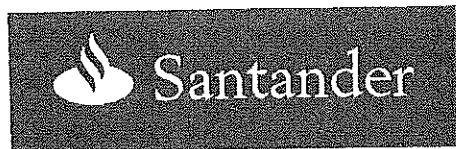
- ☐ We will charge you a fee of up to **\$35** each time we pay an overdraft (maximum of six (6) per business day) and
- ☐ An additional one-time fee of **\$35** will be charged on the sixth (6th) business day after your account has been overdrawn for five (5) consecutive business days. This charge generally applies to checking, savings and money market savings accounts. See the Fee Schedule for details.

What if I want Santander to authorize and pay overdrafts on my ATM and one-time debit card transactions?

If you want us to authorize and pay overdrafts on ATM and one-time debit card transactions, visit a Santander branch or call our Customer Service Center at 877-768-2265.

Can I change my mind later?

If you tell us that we are permitted to pay any overdrafts caused by ATM or one-time debit transactions, you can always change your mind and tell us you no longer want us to do this. **You can visit any Santander branch or call us at 877-768-2265 to tell us you no longer want us to pay these types of overdrafts.**



**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS
CALL YOUR CUSTOMER SERVICE CENTER AT THE NUMBER SHOWN ON THE TOP OF YOUR STATEMENT OR WRITE TO THE BANK**

FOR DEBIT CARD ISSUES:
Santander Bank
Attn: Card Disputes Team
MAI MB3 02 05
P.O. Box 831002
Boston, MA 02283-1002

FOR ALL OTHER ELECTRONIC TRANSFER ISSUES:
Santander Bank
Attn: Client Relations
10-421-CR1
P.O. Box 12646
Reading, PA 19612-2646

Please contact us if you think information about an electronic transfer on your statement or receipt is wrong or if you need additional information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error appeared.

- Tell us your name and account number.
- Tell us the dollar amount of the suspected error.
- Describe the electronic transfer error or the electronic transfer that you are unsure about and explain as clearly as you can why you believe there is an error or why you need further information.

If you tell us orally, we may require you to send your complaint or question in writing within 10 business days.

We will promptly investigate the matter and call or write to you with an answer within 10 business days. If we need more time, we may take up to 45 days to investigate your complaint or question. If we do, we will credit your account within this 10-day period for the amount you think is in error, so you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may choose not to credit your account.

For errors involving new accounts, point of sale purchases or foreign transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results of our investigation within 3 business days after completing our investigation. If we decide there was no error, we will send you a written explanation. You may ask for copies of the documents we used in our investigation.

IN CASE OF ERRORS OR QUESTIONS ABOUT OTHER TRANSACTIONS ON YOUR STATEMENT

You must contact us within thirty (30) days after you receive your statement if you think a transaction, other than an electronic transfer, shown on your statement is wrong or if you need more information about the transaction.

You may contact your nearest branch or our Customer Contact Center at 1-877-768-2265. Customers with hearing impairments may call 1-800-428-9121 (TTY/TDD). We will investigate your dispute and tell you the results of that investigation.
